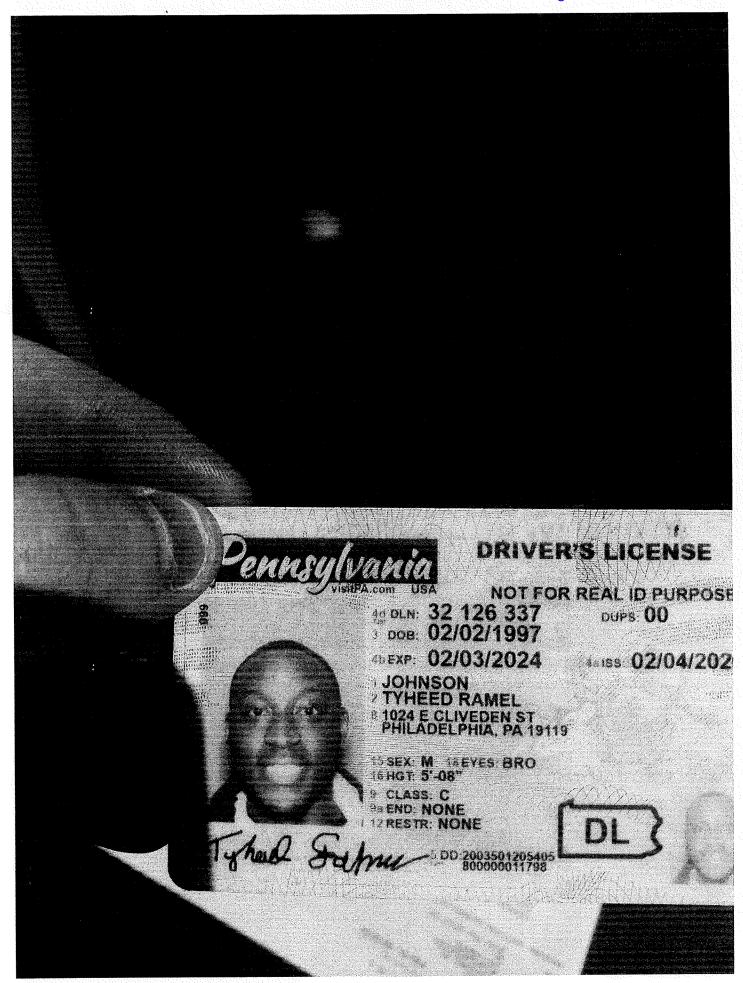


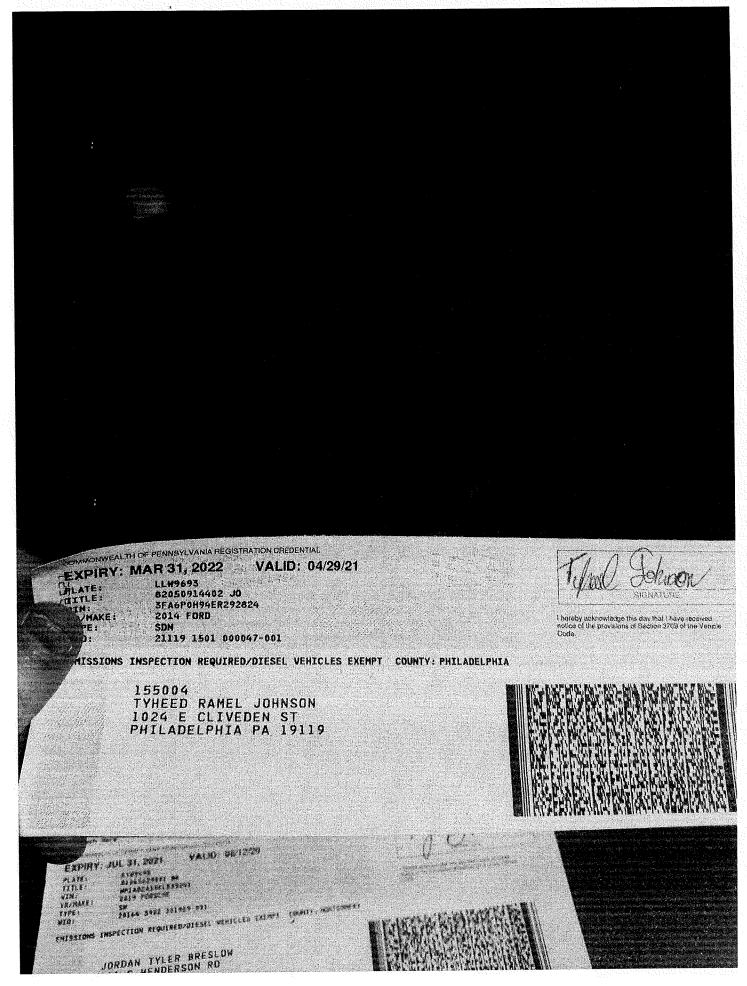
Traffic Crash Receipt

Upper Merion Township Police Department

175 W. Valley Forge Road, King of Prussia, PA 19406 (610) 265-3232 Police Report Records (610) 265-0383

Police Report # 21-09376 Date/Time 5/12/201 1015 hours
Location M. 6 JA Pd Investigating Officer D. Mease #3553
between 200 4 Seasons 50
Unit # Operator Jordan Tyler Breslow
OLN/State 74 30608709 DOB 7/2193 Phone # 215-206-3562
Passenger 314 5. Henderson Rd Unit G. 103 KOP PA 194
Vehicle 2019 Porscha Maca By Registration # PA KYW 9495
VIN # WP A B A S X X X X X X X X X X X X X X X X X X
Insurance Liberty Mutual # A01-281-678306-4008
COMPANY NAME & POLICY NUMBER
Unit # Operator Typeed Ramel Toposon
OLN/State PA 33/36337 DOB 212/97 Phone #267-994-31/99
Passenger'S 1024 E. Cliveden St Philadelphia PA 19119
Vehicle 2014 Ford Fusion Gray Registration # PA Ww9(493
VIN # Damage
Insurance Progressive # 934512468
COMPANY NAME & POLICY NUMBER
Huit # Oneveter
Unit # Operator
OLN/State DOB Phone #
Passenger
Vehicle Registration #
VIN # Damage
InsuranceCOMPANY NAME & POLICY NUMBER
CUMPANT IVAME & PULICT NUMBER





002185

Liberty Mutual Insurance Company Los Angeles CA 90051-5097





Demarquis.Byrd@LibertyMutual.co

Toll-Free: (800) 225-2467 Fax: (888) 268-8840

Liberty Mutual Insurance Company P.O. Box 515097 Los Angeles CA 90051-5097 **United States**

LibertyMutual.com

Liberty Mutual Mobile App

P.O. Box 515097

Jordan Breslow 314 S Henderson Rd G-103 King Of Prussia, PA 19406-2449 US

May 12, 2021

Claim Number:

045602545-03 05/12/2021

Date of Incident: Policy Number:

AO1-281-678306-40

RE: Important information about your auto claim

Dear Jordan Breslow,

Part of our commitment to you is keeping you informed at all times during the claim process. With that in mind, I wanted to confirm your auto coverages and disclose your consumer rights for the state of

Please refer to the following attached information:

- Important details about your coverage
- Frequently asked questions

We're Here to Help

If you have any questions, please contact me directly and I'll be happy to help. I can assist you more quickly if you include your claim number in all communications. Thank you for trusting Liberty Mutual to protect you on the road.

Sincerely,

Demarquis Byrd Claims Department

All benefits described in this letter are subject to limitations as outlined in your policy. Please refer to your policy for definitions of these benefits and any exclusions that may apply. The information provided in this letter is intended to address frequently asked questions and is not a part of your policy. No waiver or estoppel is intended nor should be inferred.





Manage your claim online, 24/7.

Visit LibertyMutual.com/track-claim to:

- Track your claim status
- Upload photos and documents
- · View claim payments and more



Your Coverage Details

Liability – This coverage pays for damages arising from property damage and/or bodily injury caused to others (for which you or any insured are legally responsible) because of an auto accident. Limitations to this coverage apply.

Transportation Expense – You may have coverage for a rental or other mode of transportation. Please contact me to determine whether or not this coverage applies to your claim.



Frequently Asked Questions

How does the claim process start?

Your Claims Representative will contact you, and any other parties involved, to collect all the information we need to resolve your claim. In some instances, we may ask for your recorded statement to capture the details of the incident.

How long will the claim process take?

The amount of time it takes to resolve your claim varies, although it's always our goal to resolve it as quickly as possible.

What if my vehicle was stolen and not recovered?

A Total Loss Adjuster will contact you to explain how we determine the value of your vehicle. Once we determine the value, the Total Loss Adjuster will provide you with a detailed explanation of our evaluation.

What if my vehicle is a total loss?

Typically, a total loss means the cost to repair your vehicle is near its pre-accident value. If your vehicle is a total loss, a Total Loss Adjuster will contact you and provide you with a detailed explanation of our evaluation.

How is a total loss determined?

There are several factors that determine if your vehicle is a total loss, including:

- · Severity of damage
- Vehicle age
- Vehicle condition
- Market value of vehicle before the accident
- Salvage value of the damaged vehicle

Some states have laws dictating how total loss must be calculated.

If my vehicle is recovered, how will the damage to my vehicle be determined?

Your Claims Representative or the Guaranteed Repair Network shop you have chosen will write an estimate for your damages. If your damage review has not already been scheduled, please contact your Claims Representative as soon as possible.

What is the Guaranteed Repair Network?

It is a partnership program between Liberty Mutual and selected collision repair facilities that meets or exceeds stringent industry standards. Using a Guaranteed Repair Network shop where available in your area provides the following benefits:

1. Convenience – With more than 2,000 shops nationwide, both the estimate and repair will be completed at a location near you.

2. Price - Repairs will be completed at negotiated rates so there are no surprises.

- 3. Quality All Guaranteed Repair Network shops have been inspected and approved by Liberty Mutual and meet or exceed industry standards.
- 4. Guarantee Your repairs are guaranteed for as long as you own the vehicle.

Please note the <u>choice of repair shops is always yours</u>, and you are under no <u>obligation to use a recommended repair service</u>. The amount for repairs, as determined by a Guaranteed Repair Network shop, will be payable to you whether or not you use their services. Liberty Mutual has no financial interest in any of our Guaranteed Repair Network shops.

What if my vehicle is not drivable?

Have your vehicle moved to a storage facility or repair shop of your choice and notify us of their information. Also, please let us know if your vehicle is in a location that's charging storage fees. Do not COVDISC_APD Auto Coverage Disclosure & FAQ 045602545-03

Page 4 of 6



authorize repairs until we've had a chance to review the damage to your vehicle and determine coverage and estimated repair costs.

What do I do after I receive my estimate?

If you're uncertain about which repair facility to select, please contact your Claims Representative for assistance. Remember, the choice of repair shops is yours. The shop will schedule your repairs and or any necessary parts. Please confirm that the shop has received the parts before dropping off your vehicle for repairs.

How is payment made?

Liberty Mutual will issue a check for the repair costs minus any applicable deductible. If you have a lienholder on your vehicle, we will issue the payment to you and your repair shop of choice. If you haven't selected a shop, we will issue payment to you and your lienholder.

If you choose a Guaranteed Repair Network shop, we will send the payment for repairs directly to that shop. You are responsible for any applicable deductible or any cost of repairs that are not related to your claim. These payments should be made directly to the shop.

We recommend that you thoroughly inspect your vehicle when you pick it up to make sure you're satisfied with the repairs. If you have any concerns about the repairs, tell the repair shop first. Then, if you're not satisfied with their response, contact your Claims Representative.

In your state, and subject to your degree of liability for this accident, you may have the right to recover certain incurred Out-of-Pocket expenses directly from the responsible party's insurance carrier. This relates to those expenses not normally covered by your policy. Please retain any receipts should you incur an Out-of-Pocket expense. If we identify a recovery opportunity, a Recovery team member will reach out with more information on how we can assist you in the process.

What if additional damage is found after the initial estimate?

If the repair shop finds additional or hidden damage, or writes a higher estimate, they should contact Liberty Mutual. If necessary, Liberty Mutual will work with your shop to make sure the estimate is updated. Any additional approved payments will be issued directly to the shop.

Does my insurance pay for a rental vehicle while my vehicle is in the shop?

Your rental policy has a daily and maximum limit. It's your responsibility to pay any costs that exceed these limits. You're also responsible for paying for the following:

- Any expenses that are incurred after your repairs are complete
- Fueling charges
- Loss damage waivers (additional rental vehicle insurance)
- Insurance or fees charged for underage drivers (typically, drivers younger than 25)

Will I need to give the rental company a deposit?

The rental company may require a deposit by credit card or cash. Please contact the rental company directly to discuss these options.

How long can I keep my rental if my vehicle is a total loss?

Your rental will end following a reasonable time period after we've notified you of the value of your vehicle, or when your overall rental limit is exhausted, whichever comes first. As a result, our payment will also be limited to that period of time reasonably required to repair or replace the auto. This same information also applies if your vehicle was stolen and not recovered.



How long can I keep my rental vehicle if my vehicle is repairable?

The amount of time we will pay for a rental vehicle is based on how long the repair will take. This time period is listed under "days to repair" on the estimate you receive.

When does the rental period begin?

Your rental begins the day repairs are scheduled to start and after the parts are received by the repair shop. We recommend that you schedule repairs early in the week to avoid delays. The rental period does not include unnecessary delays such as:

- Vehicle owner fails to notify us of the vehicle recovery location in a timely manner.
- Vehicle owner fails to release the vehicle from a tow yard in a timely manner.
- Vehicle owner does not authorize the shop to start repairs.
- · Repair shop fails to secure the necessary parts ahead of time when the vehicle is safe to drive.
- Repair shop delays the completion of the repairs or release of the vehicle when the repairs have been completed.

How can I help the process run smoothly?

- If your vehicle is safe to drive, don't leave it for repairs until the parts have been delivered to the shop.
- If your vehicle is not drivable or is not safe to drive, make sure it is taken to a repair shop that can start the repairs immediately. Of course, you can use any shop you choose.
- · Schedule repairs early in the week to avoid delays.
- Make sure your estimate is written and approved by Liberty Mutual.

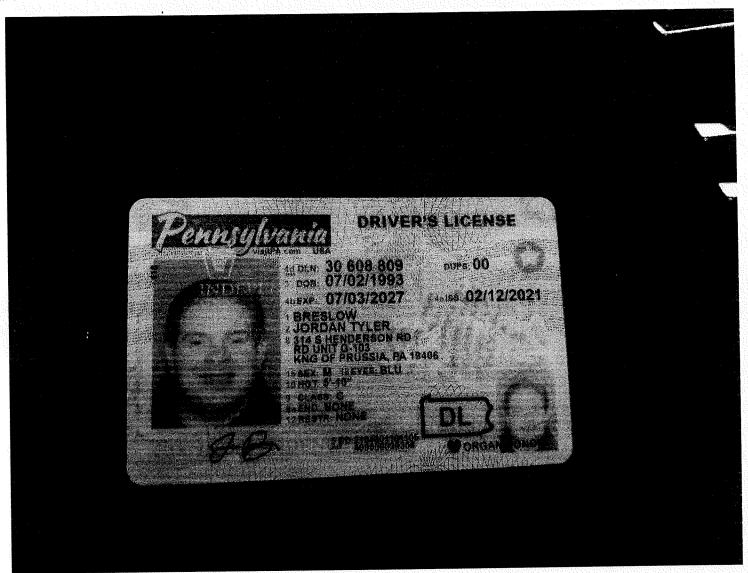
My vehicle is in the shop. What now?

Check with the repair shop frequently to make sure the repairs related to your claim will be completed promptly. If additional time is needed, please notify your Claims Representative to review your rental needs.

My stolen vehicle had a child safety seat in it. What should I do?

Notify us. We may ask you for a receipt or some other proof of purchase.

Progressive Causally Ins. Co Claim # 212383107



COMMONWEALTH OF PENNSYLVANIA INSURANCE DEPARTMENT BUREAU OF CONSUMER SERVICES 1209 Strawberry Square, Harrisburg, PA 17120 Telephone: (717) 787-2317 Toll Free: 1-877-881-6388 - Fax: (717) 787-8585

June 21, 2021

Jordan Tyler Breslow 314 S Henderson Rd, Unit G103 King Of Prussia, PA 19406-2449

Re: Complaint Against: PROGRESSIVE CASUALTY INSURANCE COMPANY

Complaint ID No: 21-176-259750 Assigned to: Holly Lehman Consumer Services

717-783-0650 holehman@pa.gov

Thank you for contacting the Insurance Department regarding your complaint against PROGRESSIVE CASUALTY INSURANCE COMPANY. Your complaint has been received by the Bureau of Consumer Services and has been assigned to the person above for investigation.

It is our goal to assist you in resolving your complaint <u>within 30 days</u>. Additional time may be needed depending upon the facts. We will attempt to keep you advised of significant developments as your case progresses.

If your complaint has been resolved or if you have additional information that would have a bearing on your complaint, please contact the investigator assigned to your case. In order for us to handle your complaint more efficiently, we encourage you to submit such information in writing. When contacting your investigator, please refer to the file number above.

On behalf of the Insurance Commissioner, we thank you for bringing this matter to our attention. We hope to be of assistance in resolving your complaint.

Bureau of Consumer Services Harrisburg Regional Office

Are you a veteran of the United States Army, Navy, Air Force, Marine Corps or Coast Guard?

If yes, you are eligible for the Pennsylvania Veteran's Registry which connects Pennsylvania veterans to state and federal benefits and programs to which you are eligible. You may register as a Pennsylvania Veteran by going to the following website https://register.dmva.pa.gov/ or call us at 1-877-881-6388 to request a copy of the PA Veterans Registry Form. When completing the registry form, please indicate that Insurance Department referred you to the Registry.

Liberty Mutual.

Identification Cards

RESPONSIBILITY IDENTIFICATION CARD PENNSYLVANIA FINANCIAL

A01-281-678306-40 0 8 POLICY INFORMATION Policy Number

VEHICLE INFORMATION Year 2019

Make PORSCHE Model MACAN

WP1AB2A5XKLB33241 Vehicle Identification Number

314 S HENDERSON RD G-103 KING OF PRUSSIA PA 19406-2449

Policy Effective Date

12/26/2020

JORDAN BRESLOW

Name of Insured

Ò

1-800-2CLAIMS To report a claim

(1-800-225-2467)

Liberty Mutuál.

1-800-225-8285

RESPONSIBILITY IDENTIFICATION CARD PENNSYLVANIA FINANCIAL

CONTACT US

VEHICLE INFORMATION Year 2019 AO1-281-678306-40 0 8 POLICY INFORMATION

Policy Number

Make PORSCHE Model MACAN

(1-800-225-2467)

1-800-2CLAIMS

To report a claim

CONTACT US

Ò

Customer service 1-800-225-8285

Liberty Mutual.

Please place your card(s) in your vehicle(s) and/or save to your device.

Vehicle Identification Number WP1 AB2A5XKLB33241

NAIC Number: 23043

NOT VALID MORE THAN 1 YEAR FROM POLICY EFFECTIVE DATE

KING OF PRUSSIA PA 19406-2449 Policy Effective Date

12/26/2020

314 S HENDERSON RD G-103

Name of Insured
JORDAN BRESLOW

Company Name: LIBERTY MUTUAL INSURANCE CO.

NOT VALID MORE THAN 1 YEAR FROM POLICY EFFECTIVE DATE

Company Name: LIBERTY MUTUAL INSURANCE CO.

VAIC Number: 23043

SEE IMPORTANT MESSAGE ON REVERSE SIDE

1. When possible, move your vehicle out of harm's way (if allowed by local law) and turn off the ignition. WHAT TO DO IN CASE OF AN ACCIDENT

3. Contact the police. A police report will help to protect you from potential liability claims and legal action. Call for medical assistance if necessary.

4. Exchange the following information with involved parties:

Names • Driver's license numbers • Addresses

Record the names and telephone numbers of any Note weather and road conditions. Insurance company information

witnesses.

Contact Liberty Mutual immediately to report the accident.

SEE IMPORTANT MESSAGE ON REVERSE SIDE

Liberty Mutual.

Our Company is required by Pennsylvania law to send you an I.D. card. The card shows that an insurance policy has been issued for the vehicle(s) described satisfying the

IMPORTANT NOTICE Regarding Your Financial

Responsibility Insurance Identification Card

registration and replacing license plates. If your liability insurance policy is not in effect, the I.D. card is no longer

The I.D. card information may be used for vehicle

financial responsibility requirements of the law.

You are required to maintain financial responsibility on your vehicle. It is against Pennsylvania law to use the I.D. card fraudulently such as using the card as proof of financial responsibility after the insurance policy is terminated.

SEE IMPORTANT MESSAGE ON REVERSE SIDE

SEE IMPORTANT MESSAGE ON REVERSE SIDE



Questions about your Policy? Call 1-800-225-8285

Policy Number:

AO1-281-678306-40 0 8

Report a Claim: 1-800-2CLAIMS or LibertyMutual.com/claims





ACTION REQUIRED:

PLEASE REVIEW AND KEEP FOR YOUR RECORDS.



Total Annual Premium: * \$1,566.00

Save an estimated \$24 annually by switching to Paid-in-Full

Installment Fee Per Payment: \$2.00 Bill Frequency: Monthly

*Total Annual policy premium above does not include installment fees.

Your discounts and benefits have been applied. Includes state sales tax and local surcharge where applicable.

Insurance Information

Named Insured:

Jordan Breslow

Policy Number:

AO1-281-678306-40 0 8

Mailing Address: 314 S Henderson Rd G-103

King of Prussia PA 19406-2449

Policy Period:

Coverage begins at the later of:

(1) 12:01 AM on 12/26/2020, or (2) The time that the application for insurance is submitted and the policy is

bound. No coverage is provided prior to the policy being bound. Coverage will expire at 12:01 AM on 12/26/2021

Declarations Effective: 12/26/2020

Vehicles Covered by Your Auto Policy

ACAN		\M/D1 A R 2 A	EVIL DOOG 44
		WI ABZA	\5XKLB33241
AME		STATE	
	AME	AME	AME STATE

To ensure proper coverage, please contact us to add drivers not listed above.

DISCOUNTS AND BENEFITS SECTION

Your discounts and benefits have been applied to your Total Annual Policy Premium.

Vehicle Discounts

2019 **PORSCHE MACAN**

VEH 1

RightTrack® Discount

Vehicle Safety Discount



June 28, 2021

JORDAN TYLER BRESLOW 314 S. HENDERSON RD UNIT G103 KING OF PRUSSIA PA 19406-2449

Re: Complainant: Jordan Breslow

Policy Number: AO128167830640

Claim Number: 045602545

Company: Liberty Mutual Insurance Company

Our File Number: 21-176-259554

Dear Mr. Breslow:

The Insurance Department has concluded its review of the complaint related to the claim you filed with Liberty Mutual Insurance Company.

Liberty Mutual reports this loss occurred on May 12, 2021 when you reported your vehicle was sideswiped. The claim investigation revealed you do not carry collision coverage. Therefore, Liberty explained there is no coverage for your vehicle.

On June 16, 2021, Liberty Mutual contacted Progressive to discuss the claim. Progressive confirmed this is a word versus word claim. Progressive confirmed there was no video footage and had conflicting statements regarding the sideswipe. Progressive stated they would not be covering damages to your vehicle.

Liberty Mutual stands by their claim decision as there is no collision coverage to pay for damages or to subrogate or move forward with arbitration. A copy of the insurance company's response to the Department is enclosed.

The Insurance Department has no legal authority to settle or mediate claims. Because claim determinations are not within our jurisdiction, we can only ask the company to review and provide information. Sometimes, as a result of our contact and the review, a company will change the claim decision. However, if they maintain their position, then there is nothing more we can do to assist you. Your recourse in that instance would be to file suit in the court of competent jurisdiction and have a judge rule on the matter; the Insurance Department cannot take that role.

We appreciate the opportunity to review your concern and regret that we could not be of more assistance. Thank you for bringing this matter to our attention.

Sincerely,

Holly Lehman

Holly Lehman Consumer Services 717-783-0650

The Insurance Department's Bureau of Consumers Services reviews consumer complaints that may relate to the insurance laws of the Commonwealth. This letter is intended solely to provide you with the results of our efforts responding to your recent inquiry. It does not affect any other legal rights or remedies you may have, including any ability you may have to seek relief in court or some other forum. Further, be advised that this communication does not constitute an adjudication under the Administrative Agency Law.

Liberty Mutual Global Retail Markets Presidential Service Team 175 Berkeley Street Boston, MA 02116 Phone: (469)242-8977 (603) 422-7900



June 15, 2021

Holly Lehman Pennsylvania Department of Insurance Bureau of Consumer Services 1209 Strawberry Square Harrisburg, PA 17120

Re:

Complainant/Insured:

Jordan Tyler Breslow

Claimant:

Tyheed Johnson

DOI File Number:

21-176-259554

Claim Number/Date of Loss: 045602545/05/12/2021

Policy Number:

AO128167830640

Company, NAIC #:

Liberty Mutual Insurance Company NAIC 0111-23043

Line of Coverage:

Personal Auto

State:

PA

Dear Holly Lehman:

The insured expressed concern with the level of service received. He requested we assist with his damage and contact the claimant's carrier Progressive Insurance (Progressive) to assist with the settlement.

Results of Our Review

- On May 12, 2021, the insured reported a claim for damage to his 2019 Porsche Macan. He stated the claimant entered his lane of travel and sideswiped his vehicle. We discussed there was no applicable coverage for the damages to his vehicle.
- The insured does not carry collision coverage.
- From May 18, 2021 through May 28, 2021, the insured contacted us to check status of the claim.
- On May 24, 2021, the insured filed a complaint with the Department of Insurance requesting we assist with appraisal through Progressive.
- On May 31, 2021, we explained to the insured we were unable to cover the damages as he does not have collision coverage on the vehicle.

Current Status

On June 16, 2021, we spoke with Progressive and they confirmed this was a word versus word claim. They confirmed there was no video footage and they had conflicting statements regarding the sideswipe. Progressive advised they would not cover the damages to our insured's vehicle. The same day, we spoke to the insured and he stated Progressive told him Liberty Mutual needed to go through arbitration. We explained the coverages and the insured confirmed he is aware that he does not have collision coverage.

As there is no collision coverage, we are unable to pay for any damage, subrogate or move forward with arbitration as there is no coverage for our insured's damages under the policy. Regarding the level of service, we appreciate the feedback and it was provided to management to review.

If you have any questions or need anything further, please contact me.

Respectfully,

Olivia Sarraga Senior Customer Advocate 469-242-8977 Olivia.Sarraga@LibertyMutual.com

Enclosures: Policy Outlining Coverages